



SOP: Reviewing Milage Discrepancies

Purpose

This is intended to provide directions for adjusters on reviewing mileage discrepancies.

Teams Impacted

- Client Relations
- Claims and their core department leadership teams
- Data Management

Types of Mileage Discrepancies

1. **Negative Mileage** - The claim mileage is lower than the contract start mileage and the daily mileage is negative. If this is present, verify if you have a month-to-month contract or term contract.
 - a. For Month-to-Month Contracts
 - Move on to the next section – **how to proceed with a mileage calculation**. Have a Claims Lead follow the instructions the calculator provides based on the outcome of the calculation. Note the action taken by the Claims Lead in the Contract Notes.
 - b. For Term Contracts
 - Task all scenarios to Client Relations to review. Refer to the **Tasking to Client Relations Job Aid**.
2. **Verified Proof of Inaccurate Contract Start Mileage** - Verifiable records or Carfax show a date and mileage which proves the contract start mileage is wrong. If this is present, verify if you have a month-to-month contract or term contract.
 - a. For Month-to-Month Contracts:
 - Move on to the next section – **how to proceed with a mileage calculation**. Have a Claims Lead follow the instructions the calculator provides based on the outcome of the calculation. Note the action taken by the Claims Lead in the Contract Notes.
 - b. For Term Contracts:
 - Task all scenarios to Client Relations to review for. Refer to the **Tasking to Client Relations Job Aid**.
3. **True Mileage Unknown / Inoperable Odometers / Rollback Odometers** – Verifiable records or Carfax confirms the true mileage of the vehicle is unknown due to an inoperable odometer or rollback of mileage at some point in the vehicle's history.
 - a. For Month-to-Month Contracts
 - If the claim breakdown date is less than 90 days of coverage, create a task in CMS to Client Relations as a mileage discrepancy and Client Relations will review for potential cancellation. Refer to the **Tasking to Client Relations Job Aid**.
 - If the claim breakdown date is more than 90 days from sale, proceed with the claim and do not send to Client Relations.
 - b. For Term Contracts
 - Task all scenarios to Client Relations to review for potential cancellation. Refer to the **Tasking to Client Relations Job Aid**.



- ## How to Proceed with a Mileage Calculation

- ## Mileage Calculation

- | | | | | |
|--|------------|--|---|--------|
| Use for Calculating Inception Mileage: | | | | |
| Plan Type Code: | MPTE | | | |
| Contract Sale Date: | 10/21/2023 | | Corrected Sale/Inception Miles: | 154717 |
| Inception Miles: | 150,001 | | Message Data Mgmt chat with corrected mileage and contract #. Proceed with claim as normal. | |
| Service/Claim Date: | 11/24/2023 | | | |
| Service/Claim Miles: | 155,866 | | | |
| Maint Record Date: | 10/14/2023 | | | |
| Maint Record Miles: | 154,481 | | | |
| | | | | |
| Elapsed Days Claim/Maint: | 41 | | | |
| Elapsed Miles Claim/Maint: | 1,385 | | | |
| Miles Per Day (Average): | 34 | | | |
| Elapsed Days Maint/Sale: | 7 | | | |
| Miles Elapsed in Contract | 1,149 | | | |
| Days Elapsed In Contract: | 34 | | | |
| Mileage Band | 10 | | | |
| Plan Type | 1 | | | |

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- To locate the contract plan type, select the **[Contract Number]** under the Claim Details page.

Related	Details	Interactions	Estimate	Notes	Parts	Authorizations	Payable
<div>Matters (0)</div>							
<div>Information</div>							
Claim Number 2340472				Owner Name Christian Drennan			
Account MONICA PADILLA				Paid \$0.00			
Contact Loy RF				Service Contract MRF4836507			
Claim Type Powertrain				Contract sequence 2			
Status Closed				Vehicle IPA-02242104			
Processing Status Denied				Repair Facility Collins Automotive & Metalworks			

- Under the Contract Details page, the plan type can be located as shown below.

Related	Details	Coverage Details	Notes	Child Service Contracts	Vehicles
<div>Contract Details</div>					
Service Contract Number MRF4836507			Sub Seller		
Service Contract Name			Parent Service Contracts		
Service Contract Type			Service Contract Holder Name MONICA PADILLA		
Effective Date 10/21/2023, 12:00 AM			Status Inforce		
Seller CARSHIELD			Expiration Date 12/20/2023, 11:59 PM		
Plan MPTE			Plan Tier		
Fulfillment Company FORTE			Active <input checked="" type="checkbox"/>		

- Ensure your calculation is accurate and makes sense. Make sure to use the correct plan type/code. Make sure to use the correct sale date and inception mileage, BREAKDOWN DATE (not call-in date) and breakdown mileage, and record date and mileage closest to the contract sale date in the appropriate sections. Failure to do so will produce an incorrect proposed mileage.
- Follow the instructions as explained on the mileage calculator noted in **RED** once your calculation is complete.
- If the instruction is to send to Client Relations, you may send a task to Client Relations.
- If the instruction is to "Message Data Management chat with corrected mileage and contract #. Proceed with claim as normal.", use your Teams application to message data management with the corrected mileage and contract number. Proceed as normal means to adjudicate as normal, which may lead to coverage or a denial.

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8. Save the calculation as a word document to CMS documents along with records used for calculation.

Communicating Mileage Discrepancies to RF and Contract Holder Post Tasking

1. If the instruction on the calculator is to task to Client Relations, communicate the mileage issue to the contract holder and repair facility.
2. Advise that claim cannot be authorized until the mileage discrepancy is corrected but you will move the claim along as far as possible with collecting diagnosis, estimate for repairs, etc. **Do not have the shop perform tear down if this is needed for the claim.**
3. Advise that the review is targeted to be complete within 24 hours and the contract holder and repair facility will be contacted when the review is complete.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]	
Date Revised [7/25/2022]	Revised by [Dave Escobar]	Revision Description [New HMPD process]	Date Approved [9/1/2022]	Approved By [Matt Brimhall]
Date Revised [12/27/2023]	Revised by [Dave Escobar]	Revision Description [Overhaul of the mileage calculator process that will now provide direction to the Claims Adjuster & Lead when they need to proceed with the claim and message DM, or task to CR for review. TMU will now have a >90 day parameter that allows Claims to proceed. HMPD section rewritten to simplify steps in SOP.]	Date Approved 12/27/2023	Approved By [Jason Currier]
1/24/2024	Revised by [Jessica Rivera]	Revision Description [Updated HMPD for comm use photos being obtained. Also removed unnecessary calc being sent to us in 3 rd bullet when no statement or photos are presented concerning comm use.]	Date Approved [1/25/2024]	Approved By [Dave Escobar]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]